

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

<b>IN RE:</b>	§	<b>CASE NO. 15-30910-H5-13</b>
<b>DOMINGO RUIZ, SR.</b>	§	
<b>AND</b>	§	
<b>JANICE J. RUIZ</b>	§	
<b>DEBTOR(S)</b>	§	<b>CHAPTER 13</b>

**DEBTOR'S MOTION TO MODIFY CONFIRMED PLAN**

**THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.**

**REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.**

TO THE HONORABLE KAREN K. BROWN  
UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, Domingo Ruiz, Sr. and Janice J. Ruiz("Debtor(s)"), pursuant to 11 U.S.C. §1329, respectfully proposes the following modifications of Debtor's confirmed plan.

1. **HISTORY OF CASE.** This case was filed on February 16, 2015. The plan was confirmed on May 28, 2015. The plan has been modified on 03/22/2016.
2. **REASONS FOR MODIFICATION.** Modified plan provides for the Post-Petition Fees (docket #71) in the amount of \$1,553.93 to US Bank NA Trustee Igloo. Modified plan provides for four Post-Petition ongoing payments for June - September 2016 in the amount of \$3,748.32. Trustee to resume disbursements with October 2016 payment. Modified plan cures arrears to the Chapter 13 trustee.
3. **PLAN PAYMENTS.** 1 The current plan (as modified through this date) requires payments as follows:

a. Months:	1-10	Payment: \$2,250.00
b. Months:	11-60	Payment: \$2,450.00

4. **PAYMENTS PREVIOUSLY MADE.** As of the date this motion was filed, the Debtor(s) have made payments to the chapter 13 trustee totaling \$23,240.00. Attached as Exhibit "A" is a schedule of all amounts received by the chapter 13 trustee.

5. **FUTURE PROPOSED PLAN PAYMENTS (AS MODIFIED).** 1 The proposed modified plan requires future payments as follows:

a. Months:	1-19	Payment: \$1,223.15
b. Months:	20-60	Payment: \$2,925.00

6. **CURRENT DEFAULTS.** The Debtor(s) are currently in default on payments to the chapter 13 trustee as follows:

Dollar amount in default:	\$13,610.00
Number of months in default:	5.55
Last payment made:	4/25/2016
Amount of last payment:	\$1,990.00

7. **PROPOSED PLAN MODIFICATIONS:**

A. All payment defaults, if any, set forth in paragraph 6 are cured by this modification.

B. See Exhibit "B" for Plan Summary and treatment of secured debts.

8. **INTERIM PAYMENTS.** Payments due under this modification will commence on the first due date after this modification is filed, whether or not the modification has yet been approved by the Court.

9. **BUDGET.** The Debtor's schedules "I" and "J" that the Debtor(s) request to be considered with this modification are attached as exhibit "C".

10. **ATTORNEYS' FEES.** Debtor(s)' counsel was paid \$600.00 directly by the debtors as a fixed fee for this modification.

Respectfully submitted,

Vasquez Law Group, PLLC  
701 N. Post Oak Road, Suite 655  
Houston, Texas 77024  
(713) 622-8858  
(713) 987-3148 FAX

By: /s/Regina M. Vasquez  
Regina M. Vasquez/ TX Bar No. 24079268  
ATTORNEY FOR DEBTOR(S)

1 Completion of paragraphs 3, 4 and 5 satisfies the requirements of BLR 3015(d)(3) for a side-by-side table.

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing Motion to Modify Confirmed Plan, Plan Summary and Statistical Cover Sheet to Proposed Plan, Uniform Plan and Motion for Valuation of Collateral, Payments Made to the Trustee (Exhibit A) and Modified Schedules I & J (Exhibit B) were served by regular U.S. Mail, postage prepaid and/or by electronic or facsimile transmission on the Debtor, U.S. Trustee, Chapter 13 Trustee, and all creditors as specified on the attached Service List, on or before 9/14/2016.

William Heitkamp  
Chapter 13 Trustee  
9821 Katy Frwy, Suite 590  
Houston, TX 77024

Judy A. Robbins  
US Trustee  
515 Rusk, Suite 3516  
Houston, Texas 77002

By: /s/Regina M. Vasquez  
Regina M. Vasquez

Label Matrix for local noticing  
0541-4  
Case 15-30910  
Southern District of Texas  
Houston  
Wed Sep 14 16:56:13 CDT 2016

Capital One Auto Finance  
P.O. BOX 201347  
ARLINGTON, TX 76006-1347

Residential Credit Opportunities Trust Serie  
Anderson Tobin PLLC  
One Galleria Tower  
13355 Noel Road, Suite 1900  
Dallas, TX 75240-6674

4  
United States Bankruptcy Court  
PO Box 61010  
Houston, TX 77208-1010

Ace  
18553 Kuykendahl Road  
Spring, TX 77379-5200

American Infosource  
PO Box 248848  
Oklahoma City, OK 73124-8848

BCM  
PO Box 4800  
Houston, TX 77210-4800

Bureau of Revenue and Taxation Louisanna  
Property Taxation  
P.O. Box 130  
Gretna, LA 70054-0130

CMRE Financial  
3075 East Imperial Highway #207  
Brea, CA 92821-6753

Calvary Investments  
500 Summit Lake Drive #400  
Valhalla, NY 10595-1340

Capital Accounts  
PO Box 140065  
Nashville, TN 37214-0065

Capital One Auto Finance  
3905 N. Dallas Pkwy  
Plano, TX 75093-7892

Capital One Auto Finance, c/o Ascension Capi  
P.O. Box 201347  
Arlington, TX 76006-1347

Cavalry Investments, LLC  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595-1340

Central Financial Control  
PO Box 66044  
Anaheim, CA 92816-6044

Convergent  
PO Box 9004  
Renton, WA 98057-9004

Credit Systems International  
1277 Country Club Drive  
Fort Worth, TX 76112-2304

Domingo Ruiz, Jr.  
6631 North Ridge Trace  
Spring, TX 77379-7577

Enhanced Recovery Corp  
PO Box 57547  
Jacksonville, FL 32241-7547

FCI Lending Services Inc.  
PO Box 27370  
Anaheim, CA 92809-0112

First Cash Credit  
2036 FM 1960 West  
Houston, TX 77090-3102

First Cash Financial Services  
PO Box 910  
Euless, TX 76039-0910

Gallery Furniture  
6006 North Freeway  
Houston, TX 77076-4029

INTERNAL REVENUE SERVICE  
P O Box 7346  
Philadelphia PA 19101-7346

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Internal Revenue Service  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Jefferson Parish Sheriff Office  
1233 Westbank Expressway  
Harvey, LA 70058-4462

Kondaur Capital Corp  
333 South Anita Drive #400  
Orange, CA 92868-3314

Kondaur Capital Corporation  
333 South Anita Drive, Suite 400  
Orange, CA 92868-3314

Law Office of Herschel C. Adcock, Jr.  
13541 Tiger Bend Rd.  
Baton Rouge, LA 70817-4520

Marby & Marby  
PO box 181388  
Dallas, TX 75218-8388

Memorial Hermann Hospital  
PO Box 4370  
Houston, TX 77210-4370

NCO Financial  
PO Box 15636  
Wilmington, DE 19850-5636

NCO Financial  
PO Box 15740  
Wilmington, DE 19850-5740

National Action Financial Services  
PO Box 9027  
Buffalo, NY 14231-9027

Northland Group  
PO Box 390846  
Minneapolis, MN 55439-0846

Primary Financial  
5959 Corporate Drive #1400  
Houston, TX 77036-2311

Quantum Group  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
ACE Cash Express INC  
PO Box 788  
Kirkland, WA 98083-0788

Residential Credit Opportunities Trust Serie  
Anderson Tobin PLLC  
One Galleria Tower  
13355 Noel Road, Suite 1900  
Dallas, Texas 75240-6674

Richard J. Boudreau & Associates  
5 Industrial way  
Salem, NH 03079-4866

Santander  
Attn: Bankruptcy Dept.  
PO Box 560284  
Dallas, TX 75356-0284

Singleton Associates  
PO Box 4346 Dept 808  
Houston, TX 77210-4346

Specialized Collections  
PO Box 441508  
Houston, TX 77244-1508

St Lukes  
PO Box 4483  
Houston, TX 77210-4483

Swindell & Associates  
701 N. Post Oak Rd. #655  
Houston, TX 77024-3885

Tate & Kirlin  
2810 Southampton Road  
Philadelphia, PA 19154-1207

Texas Loan Corporation  
201 E Abram Street #120  
Arlington, TX 76010-1146

Tomball Regional Hospital  
75 Remittance Drive #6479  
Chicago, IL 60675-6479

US Bank NA Trustee Igloo  
Series II Trust  
c/o SN Servicing Corp  
323 5th Street  
Eureka, CA 95501-0305

US Trustee  
Office of the US Trustee  
515 Rusk Ave  
Ste 3516  
Houston, TX 77002-2604

Wells Fargo Bank  
PO Box 14517  
Des Moines, IA 50306-3517

Wells Fargo Bank  
PO Box 30086  
Los Angeles, CA 90030-0086

Domingo Ruiz Sr.  
6631 North Ridge Trace  
Spring, TX 77379-7577

Janice J. Ruiz  
6631 North Ridge Trace  
Spring, TX 77379-7577

Regina Marie Vasquez  
Vasquez Law Group, PLLC  
701 N. Post Oak Rd.  
Suite 655  
Houston, TX 77024-3885

William E. Heitkamp  
Office of Chapter 13 Trustee  
9821 Katy Freeway  
Ste 590  
Houston, TX 77024-1294

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
1919 Smith St.  
Stop 5022 HOU  
Houston, TX 77002

(d)Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

Jefferson Capital  
PO Box 7999  
Saint Cloud, MN 56302

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)US Bank NA Trustee Igloo Series II Trust	End of Label Matrix	
	Mailable recipients	57
	Bypassed recipients	1
	Total	58